

## WHAT IS CLAIMED IS:

1. A method for enabling a bill recipient to pay his/her bill to a creditor, the method comprising the steps of:

(a) giving one or more bills in the form of one or more mail pieces to a bill recipient;

(b) placing a code by a creditor on one or more bills that references the bill recipient, the bill recipient's account number and amount due on the face of the mail piece;

(c) mailing the bill by the bill recipient;

(d) scanning the code on the mail piece;

(e) creating an electronic funds transaction for the amount indicated in the code between the bill recipient's bank account and the creditor's bank account; and

(f) transferring funds from the bill recipient's bank account to the creditor's bank account.

2. The method claimed in claim 1, wherein the code includes:

(a) a first code that references the bill recipient's account number and amount due; and

(b) a second code that references the location of the bill recipient.

3. The method claimed in claim 2, wherein the first code is a Planet code.

4. The method claimed in claim 2, wherein the second code is a Postnet bar code

5. The method claimed in claim 1, further including the step of: indicating on the mail piece after funds have been transferred to the creditor's bank account from the bill recipient's bank account that the bill has been paid.

6. The method claimed in claim 5, further including the step of:  
delivering the mail piece indicating that the bill has been paid to the bill recipient.

7. The method claimed in claim 1, wherein the first code references a record in a data base that references the bill recipient's bank account, amount due, the account being paid, and the second code represents the physical location of the bill recipient.

8. The method claimed in claim 7, wherein the first code is a Planet code.

9. The method claimed in claim 7, wherein the second code is a Postnet code.

10. The method claimed in claim 1, wherein the first code indicates that an electronic funds transaction will take place.

11. The method claimed in claim 1, wherein the code placed by the creditor indicates the minimum amount that is due.

12. The method claimed in claim 1, wherein the code placed by the creditor indicates the entire amount that is due.

13. The method claimed in claim 1, wherein the code placed by the creditor indicates an amount greater than the minimum amount that is due is going to be paid.

14. The method claimed in claim 13, further including the step of:
- placing an indication on the bill by the bill recipient that indicates the amount greater than the minimum amount that is due is going to be paid.